



# HOMEBUYER EDUCATION

Completing a Homebuyer Education class is a necessary part of becoming eligible for an MMP Loan and Down Payment Assistance. Lenders are required to include a copy of your Homebuyer Education Completion Certificate in a submission to CDA. Many Homebuyer Education class providers are listed on the following page, but other options may be available in most counties.

Note that there are special requirements for Homebuyer Education for borrowers seeking to purchase a home using the Maryland Mortgage Program in some jurisdictions, as described in the table below.

<p>ANNE ARUNDEL COUNTY (Does not include City of Annapolis)</p>	<p>Homebuyer Education must be provided by a HUD-Approved housing counseling agency</p> <p>The borrower must complete a Homebuyer Education course that includes at least eight hours of education on credit, budget, savings, the settlement process, and mortgage products.</p>
<p>BALTIMORE CITY</p>	<p>First-Time Homebuyers (see "Definitions" below) receiving funds from a Baltimore City program to help purchase a home in Baltimore City must complete Homebuyer Education with an organization approved by Baltimore City, and obtain a certificate of completion BEFORE ENTERING INTO A CONTRACT OF SALE to purchase a home.</p> <p>Move-Up Homebuyers (see "Definitions" below) receiving funds from a Baltimore City program to help purchase a home in Baltimore City must complete Homebuyer Education with an organization approved by Baltimore City, and obtain a certificate of completion BEFORE CLOSING.</p>
<p>BALTIMORE COUNTY</p>	<p>Homebuyer Education must be received from one of the following agencies:</p> <ul style="list-style-type: none"> <li>- Diversified Housing Development</li> <li>- Harbel Housing Partnership Program</li> <li>- Neighborhood Housing Services of Baltimore Inc.</li> <li>- Southeast CDC</li> </ul> <p>Workshop and individual counseling must be completed and a certificate of completion received BEFORE THE BORROWER ENTERS INTO A CONTRACT OF SALE to purchase a home.</p>
<p>HARFORD COUNTY</p>	<p>Homebuyer Education must include a minimum of two hours of one-on-one, face-to-face counseling and three hours of workshop counseling conducted by a HUD-approved housing counseling agency or by a lender that uses the services of a mortgage insurer with an established education/counseling program.</p>

*Definitions - A "First-Time Homebuyer" is defined as someone who has not owned a principal residence in the last three years. A "Move-Up Homebuyer" is someone who has owned a principal residence in the last three years, and is purchasing a new home. To qualify for Maryland Mortgage Program loan products, Move-Up Homebuyers must sell their currently-owned residential property before purchasing their new home.*



# HOMEBUYER EDUCATION

## WESTERN MARYLAND

(Allegany, Frederick, Garrett and Washington counties)

★ **Cumberland Neighborhood Housing Services, Inc.**  
400 N. Mechanic Street  
Cumberland MD 21502  
301-722-6958

★ **Frederick Community Action Agency**  
100 S. Market Street  
Frederick, MD 21701  
301-600-1506

★ **Garrett County Community Action Committee, Inc.**  
104 E. Center Street  
Oakland, MD 21550  
301-334-9431

★ **Hagerstown Home Store**  
21 East Franklin Street  
Hagerstown, MD 21740  
301-797-0900

**Interfaith Housing Alliance, Inc.**  
731 N. Market Street  
Frederick MD 21701  
800-836-6088

★ **Washington County Community Action Council, Inc.**  
101 Summit Avenue  
Hagerstown, MD 21740  
301-797-4161

## SOUTHERN MARYLAND

(Calvert, Charles and St. Mary's counties)

★ **Southern Maryland Tri-County Community Action Committee, Inc.**  
8383 Leonardtown Road  
Hughesville, MD 20637  
301-274-4474 ext. 262

## GREATER WASHINGTON

(Montgomery and Prince George's counties)

★ **Asian-American Homeownership Counseling, Inc. (AAHC)**  
12320 Parklawn Dr., #239  
Rockville, MD 20852  
301-760-7636  
Bi-lingual (Korean, Chinese, Vietnamese & Spanish)

★ **Greater Washington Urban League**  
6200 Baltimore Avenue, Suite 303  
Riverdale, MD 20737  
301-985-3519

★ **HomeFree-USA**  
3401A E. West Hwy.  
Hyattsville, MD 20782  
301-891-8400

**Housing & Community Initiatives, Inc.**  
444 N. Frederick Avenue, Suite 305  
Gaithersburg, MD 20877  
301-590-2765

★ **Housing Initiative Partnership, Inc.**  
6525 Belcrest Road, Suite 555  
Hyattsville, MD 20782  
301-699-3835  
(Spanish)

★ **Housing Options and Planning Enterprises, Inc. (HOPE)**  
6188 Oxon Hill Road, Suite 700  
Oxon Hill MD 20745  
301-567-3330

★ **Kairos Development Corp.**  
5601 Old Branch Avenue  
Camp Springs, MD 20746  
301-899-1180

**Latino Economic Development Corp.**  
2405 Price Avenue  
Wheaton MD 20902  
866-977-LEDC  
(Spanish)

★ **Money Management International**  
15847 Crabbs Branch Way  
Rockville, MD 20855  
866-515-2227

★ **Roots, of Mankind Corp.**  
4273 Branch Avenue, Suite 205  
Temple Hills, MD 20748  
301-899-6800

★ **Sowing Empowerment and Economic Development, Inc. (SEED)**  
6201 Riverdale Road, #200  
Riverdale, MD 20737  
301-458-9808

**Unity Economic Development Corp.**  
5801 Allentown Road, Suite 309  
Suitland, MD 20746  
301-505-0331

## EASTERN SHORE

(Caroline, Cecil, Dorchester, Kent, Queen Anne's, Somerset, Talbot, Wicomico and Worcester counties)

★ **Cecil County Housing Agency**  
200 Chesapeake Blvd.  
Suite 1800  
Elkton, MD 21921  
410-996-8216

**Delmarva Community Services, Inc.**  
435 High Street  
Cambridge, MD 21613  
410-901-2991 ext. 14

★ **The Maryland Rural Development Corp.**  
101 Cedar Lane, PO Box 739  
Greensboro, MD 21639  
410-479-3566 ext. 12  
(French)

★ **Salisbury Neighborhood Housing Service, Inc.**  
400 Snow Hill Road  
Salisbury, MD 21804  
410-543-4626

★ **Shore Up! Inc.**  
520 Snow Hill Road  
Salisbury, MD 21804  
410-749-1142 ext. 307

**Talbot County Dept. of Housing**  
11 N. Washington Street  
Easton, MD 21601  
410-770-6821

**Visions America Community Development Corporation**  
401 Washington Street  
Cambridge, MD 21613  
410-901-9131

**CENTRAL MARYLAND**  
(Anne Arundel, Carroll, Harford and Howard counties)

★ **Anne Arundel County Economic Opportunity Committee**  
251 West Street  
Annapolis, MD 21401-1951  
410-626-1900 ext. 1018  
(Spanish)

★ **Arundel Community Development Services, Inc.**  
2666 Riva Road, Suite 210  
Annapolis, MD 21401  
410-222-7608  
(Spanish)

**City of Westminster Office of Housing and Community Development**  
56 West Main Street  
Westminster, MD 21157  
410-848-2261  
(Westminster residents only)

★ **Harford County Housing Agency**  
15 S. Main Street, Suite 106  
Bel Air, MD 21014  
410-638-3045  
(Spanish)

★ **Home Partnership, Inc.**  
Rumsey Towers Bldg.  
626 Towne Center Drive, Suite 301  
Joppatowne, MD 21085  
410-679-3200

**Howard County Office of Housing and Community Development**  
6751 Columbia Gateway Drive  
Columbia, MD 21046  
410-313-6318

## GREATER BALTIMORE

(Baltimore County and Baltimore City)

★ **Belair-Edison Neighborhoods, Inc.**  
3412 Belair Road  
Baltimore, MD 21213  
410-485-8422

● **Comprehensive Housing Assistance, Inc.**  
5721 Park Heights Avenue  
Baltimore, MD 21215  
410-466-1990 ext. 0

★ **The Development Corp. of Northwest Baltimore**  
3521 W. Belvedere Avenue  
Baltimore, MD 21215  
410-578-7190 ext. 0

◆ **Diversified Housing Development**  
8311 Liberty Road  
Baltimore, MD 21244  
410-496-1214

★ **Druid Heights CDC**  
2140 McCulloh Street  
Baltimore, MD 21217  
410-523-1350

★ **Eastside Community Development Corp., Inc.**  
Atrium Offices at Eastpoint Mall  
7835 Eastern Avenue, Suite 302  
Baltimore, MD 21224  
410-284-9861

★ **Garwyn Oaks Housing Resource Center**  
2300 Garrison Blvd., Suite 270  
Baltimore, MD 21216  
410-947-0084

★ **Greater Baltimore Urban League**  
512 Orchard Street  
Baltimore, MD 21201  
410-523-8150 ext. 221

★ **Harbel Housing Partnership**  
5807 Harford Road  
Baltimore, MD 21214  
410-444-9152

● **Making Choices for Independent Living, Inc.**  
3011 Montebello Terrace  
Baltimore, MD 21214  
410-444-1400  
(For disabled borrowers only)

★ **Neighborhood Housing Services of Baltimore, Inc.**  
819 Park Avenue  
Baltimore, MD 21201  
410-327-1200

★ **Neighborhood Housing Services of Baltimore, Inc.**  
4115 Frederick Avenue  
Baltimore, MD 21229  
410-464-0461

★ **Park Heights Renaissance, Inc.**  
3939 Park Heights Avenue  
Suite 268  
Baltimore, MD 21215  
410-664-4890

**Reservoir Hill Improvement Council, Inc.**  
2001 Park Avenue  
Baltimore, MD 21217  
410-225-7547

★ **Southeast CDC**  
3323 Eastern Avenue,  
Suite 200  
Baltimore, MD 21224  
410-342-3234 x21

★ **St. Ambrose Housing Aid Center**  
321 East 25th Street  
Baltimore, MD 21218  
410-366-8550 ext. 221

★ HUD approved housing counseling Homebuyer Education agency as of 5/1/12

◆ This Homebuyer Education class must be used if borrower is requesting DPA and/or a Partner Match Program loan on property located in Baltimore County.

● This Homebuyer Education class must be used if borrower is receiving funds from a Baltimore City program.